

Fill in this information to identify the case:

Debtor 1 Mark Anthony Anderson

Debtor 2 \_\_\_\_\_

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of VIRGINIA

Case number 19-10888-KHK

## Official Form 410S1

### Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING

**Court claim no.** (if known): 5-1

**Last 4 digits** of any number you use to identify the debtor's account: 1378

**Date of payment change:** 1/1/2024  
Must be at least 21 days after date of this notice

**New total payment:** \$1,884.94  
Principal, interest, and escrow, if any

#### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$666.38

New escrow payment: \$679.91

#### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

#### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment

New mortgage payment:

Debtor 1 Mark Anthony Anderson

Print Name

Middle Name

Last Name

Case number (if known) 19-10888-KHK

**Part 4: Sign Here**


The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

☐ I am the creditor

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

 /s/ Giselle Velez  
Signature

Date 12/08/2023

Print Giselle Velez  
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address 13010 Morris Road, Suite 450  
Number Street

Alpharetta GA 30004  
City

State

ZIP Code

Contact Phone 470-321-7112

Email gvelez@raslg.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on December,8,2023, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Mark Anthony Anderson  
1411 Admiral Drive  
Woodbridge, VA 22192

And via electronic mail to:

Nathan A. Fisher  
Fisher-Sandler, LLC  
3977 Chain Bridge Road, #2  
Fairfax, VA 22030

Thomas P. Gorman  
Thomas P. Gorman, Chapter 13 Trustee  
1414 Prince St.  
Ste. 202  
Alexandria, VA 22314

Gerard R. Vetter  
Office of the U.S. Trustee - Region 4  
1725 Duke Street  
Suite 650  
Alexandria, VA 22314

By: /s/ Benjamin Sakyi



Shellpoint Mortgage Servicing  
Servicing  
PO Box 10826  
Greenville, SC 29603 0826  
For Inquiries: (800) 365-7107

MARK A ANDERSON  
1411 ADMIRAL DR  
WOODBIDGE VA 22192

Analysis Date: October 26, 2023  
Loan: [REDACTED]  
Property Address:  
1411 ADMIRAL DR  
WOODBIDGE, VA 22192

### Annual Escrow Account Disclosure Statement - Account History

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

| Payment Information |            |            | Contractual | Effective Jan01, 2024 | Prior Esc Pmt    | January 01, 2023 | Escrow Balance Calculation        |                  |
|---------------------|------------|------------|-------------|-----------------------|------------------|------------------|-----------------------------------|------------------|
| P & I Pmt:          | \$1,205.03 | \$1,205.03 |             |                       | P & I Pmt:       | \$1,205.03       | Due Date:                         | January 01, 2021 |
| Escrow Pmt:         | \$670.26   | \$679.91   |             |                       | Escrow Pmt:      | \$666.38         | Escrow Balance:                   | -\$17,804.75     |
| Other Funds Pmt:    | \$0.00     | \$0.00     |             |                       | Other Funds Pmt: | \$0.00           | Anticipated Pmts to Escrow:       | \$24,092.52      |
| Asst. Pmt (-):      | \$0.00     | \$0.00     |             |                       | Asst. Pmt (-):   | \$0.00           | Anticipated Pmts from Escrow (-): | \$457.52         |
| Reserve Acct Pmt:   | \$0.00     | \$0.00     |             |                       | Resrv Acct Pmt:  | \$0.00           |                                   |                  |
| Total Payment:      | \$1,875.29 | \$1,884.94 |             |                       | Total Payment:   | \$1,871.41       | Anticipated Escrow Balance:       | \$5,830.25       |

| Shortage/Overage Information |  | Effective Jan01, 2024 |
|------------------------------|--|-----------------------|
| Upcoming Total Annual Bills  |  | \$8,158.88            |
| Required Cushion             |  | \$902.29              |
| Required Starting Balance    |  | \$1,004.62            |
| Escrow Shortage              |  | \$0.00                |

|  |  |
|--|--|
| <b>Cushion Calculation:</b> Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$902.29. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 1,359.81 or 1/6 of the anticipated payment from the account. |  |
|--|--|

**\*\* Since you are in an active bankruptcy, your new payment shown above is the post-petition payment amount.**

This is a statement of actual activity in your escrow account from Jan 2023 to Dec 2023. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

| Date     | Payments to Escrow |             | Payments From Escrow |            | Description              | Escrow Balance |             |
|----------|--------------------|-------------|----------------------|------------|--------------------------|----------------|-------------|
|          | Anticipated        | Actual      | Anticipated          | Actual     |                          | Required       | Actual      |
|          |                    |             |                      |            | Starting Balance         | 949.61         | (10,045.31) |
| Jan 2023 | 666.38             |             | 236.02               | 236.02     | * FHA MI                 | 1,379.97       | (10,281.33) |
| Feb 2023 | 666.38             |             | 236.02               | 236.02     | * FHA MI                 | 1,810.33       | (10,517.35) |
| Mar 2023 | 666.38             |             | 236.02               | 236.02     | * FHA MI                 | 2,240.69       | (10,753.37) |
| Apr 2023 | 666.38             |             | 236.02               | 236.02     | * FHA MI                 | 2,671.05       | (10,989.39) |
| May 2023 | 666.38             |             | 236.02               | 236.02     | * FHA MI                 | 3,101.41       | (11,225.41) |
| Jun 2023 | 666.38             |             | 236.02               | 236.02     | * FHA MI                 | 3,531.77       | (11,461.43) |
| Jun 2023 |                    |             |                      | 2,101.81   | * County Tax             | 3,531.77       | (13,563.24) |
| Jun 2023 |                    |             |                      | 51.57      | * Waste District Tax     | 3,531.77       | (13,614.81) |
| Jun 2023 |                    |             |                      | 1,107.00   | * Hazard                 | 3,531.77       | (14,721.81) |
| Jul 2023 | 666.38             |             | 1,992.39             |            | * County Tax             | 2,205.76       | (14,721.81) |
| Jul 2023 |                    |             | 48.03                |            | * Waste District Tax     | 2,157.73       | (14,721.81) |
| Jul 2023 |                    |             | 1,061.00             |            | * Hazard                 | 1,096.73       | (14,721.81) |
| Jul 2023 |                    |             | 236.02               | 236.02     | FHA MI                   | 860.71         | (14,957.83) |
| Aug 2023 | 666.38             |             | 236.02               | 236.02     | * FHA MI                 | 1,291.07       | (15,193.85) |
| Sep 2023 | 666.38             |             | 236.02               | 228.76     | * FHA MI                 | 1,721.43       | (15,422.61) |
| Oct 2023 | 666.38             |             | 236.02               | 228.76     | * FHA MI                 | 2,151.79       | (15,651.37) |
| Oct 2023 |                    |             |                      | 2,101.81   | * County Tax             | 2,151.79       | (17,753.18) |
| Oct 2023 |                    |             |                      | 51.57      | * Waste District Tax     | 2,151.79       | (17,804.75) |
| Nov 2023 | 666.38             |             | 236.02               |            | * FHA MI                 | 2,582.15       | (17,804.75) |
| Dec 2023 | 666.38             |             | 236.02               |            | * FHA MI                 | 3,012.51       | (17,804.75) |
| Dec 2023 |                    |             | 2,016.59             |            | * County Tax             | 995.92         | (17,804.75) |
| Dec 2023 |                    |             | 46.26                |            | * Waste District Tax     | 949.66         | (17,804.75) |
|          |                    |             |                      |            | Anticipated Transactions | 949.66         | (17,804.75) |
| Nov 2023 |                    | P           |                      | 228.76     | FHA MI                   |                | (18,033.51) |
| Dec 2023 |                    | 24,092.52 P |                      | 228.76     | FHA MI                   |                | 5,830.25    |
|          | \$7,996.56         | \$24,092.52 | \$7,996.51           | \$8,216.96 |                          |                |             |

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.  
P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown .

Shellpoint Mortgage Servicing  
For Inquiries: (800) 365-7107

Analysis Date: October 26, 2023  
Loan: [REDACTED]

### Annual Escrow Account Disclosure Statement - Projections for Coming Year

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account. Your unpaid pre-petition escrow Amount is \$0.00. This amount has been removed from the projected starting balance.

Original Pre-Petition Amount \$20,685.38, Paid Pre-Petition Amount \$20,685.38, Remaining Pre-Petition Amount \$0.00.

| Date     | Anticipated Payments |             | Description        | Escrow Balance |          |
|----------|----------------------|-------------|--------------------|----------------|----------|
|          | To Escrow            | From Escrow |                    | Anticipated    | Required |
|          |                      |             | Starting Balance   | 5,830.25       | 1,004.62 |
| Jan 2024 | 679.91               | 228.76      | FHA MI             | 6,281.40       | 1,455.77 |
| Feb 2024 | 679.91               | 228.76      | FHA MI             | 6,732.55       | 1,906.92 |
| Mar 2024 | 679.91               | 228.76      | FHA MI             | 7,183.70       | 2,358.07 |
| Apr 2024 | 679.91               | 228.76      | FHA MI             | 7,634.85       | 2,809.22 |
| May 2024 | 679.91               | 228.76      | FHA MI             | 8,086.00       | 3,260.37 |
| Jun 2024 | 679.91               | 228.76      | FHA MI             | 8,537.15       | 3,711.52 |
| Jul 2024 | 679.91               | 2,101.81    | County Tax         | 7,115.25       | 2,289.62 |
| Jul 2024 |                      | 51.57       | Waste District Tax | 7,063.68       | 2,238.05 |
| Jul 2024 |                      | 1,107.00    | Hazard             | 5,956.68       | 1,131.05 |
| Jul 2024 |                      | 228.76      | FHA MI             | 5,727.92       | 902.29   |
| Aug 2024 | 679.91               | 228.76      | FHA MI             | 6,179.07       | 1,353.44 |
| Sep 2024 | 679.91               | 228.76      | FHA MI             | 6,630.22       | 1,804.59 |
| Oct 2024 | 679.91               | 228.76      | FHA MI             | 7,081.37       | 2,255.74 |
| Nov 2024 | 679.91               | 228.76      | FHA MI             | 7,532.52       | 2,706.89 |
| Dec 2024 | 679.91               | 228.76      | FHA MI             | 7,983.67       | 3,158.04 |
| Dec 2024 |                      | 2,101.81    | County Tax         | 5,881.86       | 1,056.23 |
| Dec 2024 |                      | 51.57       | Waste District Tax | 5,830.29       | 1,004.66 |
|          | \$8,158.92           | \$8,158.88  |                    |                |          |

G – Pending Disbursements prior to the bankruptcy filing date. Pre-petition disbursements.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 5,830.25. Your starting balance (escrow balance required) according to this analysis should be \$1,004.62.

We anticipate the total of your coming year bills to be \$8,158.88. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

| New Escrow Payment Calculation |          |
|--------------------------------|----------|
| Unadjusted Escrow Payment      | \$679.91 |
| Surplus Reduction:             | \$0.00   |
| Shortage Installment:          | \$0.00   |
| Rounding Adjustment Amount:    | \$0.00   |
| Escrow Payment:                | \$679.91 |

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against collateral property, which has not been discharged in your bankruptcy.

#### Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

Shellpoint Mortgage Servicing  
PO Box 10826  
Greenville, SC 29603 0826

